

ABSTRACT

The use of smartphones and the internet is not only used as a means of communication, but as a tool in financial transactions. Make banking sector provide media transaction services based on information technology. One of them is BTPN by issuing digital banking genius. Jenius is an application that integrates all banking transactions into one application. Jenius became the first digital banking in Indonesia with the number of active users currently reaching 2 million, the number of users because of the current genius in accordance with the current use of the digital era. But behind the number of users, there are many complaints experienced by the genius users who indicate genius gives a poor quality of service that will affect the satisfaction and loyalty of its users.

The purpose of this research is to know the quality of service from Jenius which is perceived by looking at three variables e-service quality, customer satisfaction, and customer loyalty. It involves 7 dimensions: efficiency, fulfilment, system availability, privacy, responsiveness, compensation, and contact. The study used quantitative methods using questionnaires that spread to 400 respondents, with likert scales and non probability sampling techniques and types of purposive sampling. The data analysis technique SEM (structural equation modelling), with SmartPLS 3.2.2 software.

The results showed that efficiency, fulfilment, privacy, responsiveness, and contact. Significant positive effect on customer satisfaction. While system availability and compensation do not have a significant positive effect on customer satisfaction. And Customer Satisfaction has a significant positive influence in mediating the relationship between dimension of e-service quality and customer loyalty. This study shows that responsiveness is a major factor affecting customer satisfaction. This means that management of Jenius must be able to shorten the time for problems solving and provide certainty to users of the resolution limit.

Keywords : E-service Quality, Efficiency, Fulfilment, Privacy, Responsiveness, Contact, System availability, Compensation, Customer Satisfaction, Customer Loyalty, Jenius